

FIRST COMMERCE BANK

	CPP Disbursement Date 05/15/2009	Cert 58054	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$78	\$155	99.3%		
Loans	\$56	\$115	106.1%		
Construction & development	\$3	\$8	190.7%		
Closed-end 1-4 family residential	\$6	\$18	197.8%		
Home equity	\$4	\$5	38.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-21.9%		
Commercial & Industrial	\$7	\$16	116.5%		
Commercial real estate	\$29	\$62	112.9%		
Unused commitments	\$6	\$19	223.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$10	255.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$14	99.5%		
Cash & balances due	\$7	\$13	92.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$56	\$133	137.0%		
Deposits	\$56	\$131	135.7%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$22	\$22	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	32.1%	14.4%	--		
Tier 1 risk based capital ratio	36.7%	19.0%	--		
Total risk based capital ratio	37.9%	20.3%	--		
Return on equity ¹	-42.5%	7.5%	--		
Return on assets ¹	-8.1%	1.1%	--		
Net interest margin ¹	3.5%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	80.1%	171.1%	--		
Loss provision to net charge-offs (qtr)	122.6%	0.0%	--		
Net charge-offs to average loans and leases ¹	4.6%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	12.3%	4.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.8%	0.0%	7.9%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.0%	0.8%	1.2%	0.0%	--